

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK
WHITE PLAINS DIVISION**

In re:	§	Case No. 09-22828-RDD-7
	§	
JOANITH M EDWARDS-McNEIL	§	
	§	
	§	
Debtor	§	

TRUSTEE'S FINAL REPORT

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 05/18/2009. The undersigned trustee was appointed on 05/18/2009.
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. § 704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$25,040.01

Funds were disbursed in the following amounts:

Payments made under an interim distribution	<u>\$0.00</u>
Administrative expenses	<u>\$0.00</u>
Other Payments to creditors	<u>\$0.00</u>
Non-estate funds paid to 3 rd Parties	<u>\$0.00</u>
Exemptions paid to the debtor	<u>\$0.00</u>
Other payments to the debtor	<u>\$0.00</u>
Leaving a balance on hand of ¹	<u>\$25,040.01</u>

The remaining funds are available for distribution.

¹ The balance on funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursements will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.
6. The deadline for filing non-governmental claims in this case was 10/26/2010 and the deadline for filing government claims was 11/14/2009. All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.
7. The Trustee's proposed distribution is attached as **Exhibit D**.
8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$293.81. To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$0.00 as interim compensation and now requests the sum of \$293.81, for a total compensation of \$293.81². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$0.00, and now requests reimbursement for expenses of \$0.00, for total expenses of \$0.00.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 03/25/2011

By: /s/ Jeffrey L. Sapir
Trustee

STATEMENT: This Uniform form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 1

Exhibit A

Case No.: 09-22828-RDD-7
Case Name: EDWARDS-MCNEIL, JOANITH M
For the Period Ending: 3/25/2011

Trustee Name: Jeffrey L. Sapir
Date Filed (f) or Converted (c): 05/18/2009 (f)
\$341(a) Meeting Date: 07/10/2009
Claims Bar Date: 10/26/2010

1		2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)		Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon. DA=§ 554(c) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
Ref. #						
1	REAL ESTATE- 250 LORRAINE AVE, MT. VERNON, N.Y.	\$450,000.00	\$0.00	DA	\$0.00	FA
2	REAL ESTATE- I PARK PLACE, POUGHKEEPSIE, N.Y.	\$235,000.00	\$0.00	DA	\$0.00	FA
Asset Notes: TO BE SURRENDERED						
3	CASH	\$100.00	\$0.00	DA	\$0.00	FA
4	MCU CHECKING	\$4,000.00	\$1,600.00		\$1,600.00	FA
5	CAPITAL ONE	\$1,600.00	\$1,600.00		\$1,600.00	FA
6	CHASE BANK	\$0.00	\$0.00	DA	\$0.00	FA
7	FURNITURE & FURNISHINGS	\$2,000.00	\$0.00	DA	\$0.00	FA
8	SCHOOL BOOKS	\$100.00	\$0.00	DA	\$0.00	FA
9	WEARING APPAREL	\$200.00	\$0.00	DA	\$0.00	FA
10	WEDDING RING	\$3,000.00	\$0.00	DA	\$0.00	FA
11	JEWELRY	\$50.00	\$0.00	DA	\$0.00	FA
12	NY LIFE	\$1,652.27	\$0.00	DA	\$0.00	FA
13	ALL STATE LIFE	\$0.00	\$0.00	DA	\$0.00	FA
14	MCU	\$1,139.54	\$1,139.54		\$1,119.00	FA
15	CAPITAL ONE CD	\$1,681.00	\$1,681.00		\$1,681.00	FA
16	PETS	\$200.00	\$0.00	DA	\$0.00	FA
17	INSURANCE PROCEEDS (u)	\$90,000.00	\$19,000.00		\$19,000.00	FA
18	VOID	\$0.00	\$0.00		\$0.00	FA
INT	Interest Earned (u)	Unknown	Unknown		\$40.01	Unknown

TOTALS (Excluding unknown value)

\$790,722.81

\$25,020.54

\$25,040.01

Gross Value of Remaining Assets

\$0.00

Major Activities affecting case closing:

TRUSTEE RECOVERED MONEYS WHICH SHOULD PAY CREDITORS 100%. A BAR DATE HAS BEEN REQUESTED AND NOT AS YET RECEIVED.

FORM 1
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page No: 2

Exhibit A

Case No.: 09-22828-RDD-7
Case Name: EDWARDS-MCNEIL, JOANITH M
For the Period Ending: 3/25/2011

Trustee Name: Jeffrey L. Sapir
Date Filed (f) or Converted (c): 05/18/2009 (f)
§341(a) Meeting Date: 07/10/2009
Claims Bar Date: 10/26/2010

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Value	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Abandoned OA =§ 554(a) abandon. DA=§ 554(c) abandon.	Sales/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets

Initial Projected Date Of Final Report (TFR): 12/31/2011

Current Projected Date Of Final Report (TFR):

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Exhibit B

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 09-22828-RDD-7
Case Name: EDWARDS-MCNEIL, JOANITH M
Primary Taxpayer ID #: *****8581
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/18/2009
For Period Ending: 3/25/2011

Trustee Name: Jeffrey L. Sapir
Bank Name: HUDSON VALLEY BANK
Checking Acct #: *****1901
Account Title:
Blanket bond (per case limit): \$0.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance
02/05/2010		joanith m. edwards-mCneil		*	\$25,000.00		\$25,000.00
	{4}		\$1,600.00	1129-000			\$25,000.00
	{5}		\$1,600.00	1129-000			\$25,000.00
	{14}		\$1,119.00	1129-000			\$25,000.00
	{15}		\$1,681.00	1129-000			\$25,000.00
	{17}		\$19,000.00	1129-000			\$25,000.00
02/28/2010	(INT)	Hudson Valley Bank	Interest Earned For February	1270-000	\$2.47		\$25,002.47
03/31/2010	(INT)	Hudson Valley Bank	Interest Earned For March	1270-000	\$3.19		\$25,005.66
04/30/2010	(INT)	Hudson Valley Bank	Interest Earned For April	1270-000	\$3.08		\$25,008.74
05/31/2010	(INT)	Hudson Valley Bank	Interest Earned For May	1270-000	\$3.19		\$25,011.93
06/30/2010	(INT)	Hudson Valley Bank	Interest Earned For June	1270-000	\$3.08		\$25,015.01
07/31/2010	(INT)	Hudson Valley Bank	Interest Earned For July	1270-000	\$3.19		\$25,018.20
08/31/2010	(INT)	Hudson Valley Bank	Interest Earned For August	1270-000	\$3.19		\$25,021.39
09/30/2010	(INT)	Hudson Valley Bank	Interest Earned For September	1270-000	\$3.08		\$25,024.47
10/31/2010	(INT)	Hudson Valley Bank	Interest Earned For October	1270-000	\$3.19		\$25,027.66
11/30/2010	(INT)	Hudson Valley Bank	Interest Earned For November	1270-000	\$3.09		\$25,030.75
12/31/2010	(INT)	Hudson Valley Bank	Interest Earned For December	1270-000	\$3.19		\$25,033.94
01/31/2011	(INT)	Hudson Valley Bank	Interest Earned For January	1270-000	\$3.19		\$25,037.13
02/28/2011	(INT)	Hudson Valley Bank	Interest Earned For February	1270-000	\$2.88		\$25,040.01

SUBTOTALS

\$25,040.01

\$0.00

FORM 2

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Exhibit B

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 09-22828-RDD-7
Case Name: EDWARDS-MCNEIL, JOANITH M
Primary Taxpayer ID #: *****8581
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/18/2009
For Period Ending: 3/25/2011

Trustee Name: Jeffrey L. Sapir
Bank Name: HUDSON VALLEY BANK
Checking Acct #: *****1901
Account Title:
Blanket bond (per case limit): \$0.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTALS:	\$25,040.01	\$0.00	\$25,040.01
Less: Bank transfers/CDs	\$0.00	\$0.00	
Subtotal	\$25,040.01	\$0.00	
Less: Payments to debtors	\$0.00	\$0.00	
Net	\$25,040.01	\$0.00	

For the period of 5/18/2009 to 3/25/2011

Total Compensable Receipts:	\$25,040.01
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$25,040.01
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$0.00

For the entire history of the account between 02/05/2010 to 3/25/2011

Total Compensable Receipts:	\$25,040.01
Total Non-Compensable Receipts:	\$0.00
Total Comp/Non Comp Receipts:	\$25,040.01
Total Internal/Transfer Receipts:	\$0.00

Total Compensable Disbursements:	\$0.00
Total Non-Compensable Disbursements:	\$0.00
Total Comp/Non Comp Disbursements:	\$0.00
Total Internal/Transfer Disbursements:	\$0.00

FORM 2

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Exhibit B

CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No. 09-22828-RDD-7
Case Name: EDWARDS-MCNEIL, JOANITH M
Primary Taxpayer ID #: *****8581
Co-Debtor Taxpayer ID #:
For Period Beginning: 5/18/2009
For Period Ending: 3/25/2011

Trustee Name: Jeffrey L. Sapir
Bank Name: HUDSON VALLEY BANK
Checking Acct #: *****1901
Account Title:
Blanket bond (per case limit): \$0.00
Separate bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check / Ref. #	Paid to/ Received From	Description of Transaction	Uniform Tran Code	Deposit \$	Disbursement \$	Balance

TOTAL - ALL ACCOUNTS

NET DEPOSITS

NET DISBURSE

ACCOUNT BALANCES

\$25,040.01

\$0.00

\$25,040.01

For the period of 5/18/2009 to 3/25/2011

Total Compensable Receipts: \$25,040.01
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$25,040.01
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$0.00
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$0.00
Total Internal/Transfer Disbursements: \$0.00

For the entire history of the case between 05/18/2009 to 3/25/2011

Total Compensable Receipts: \$25,040.01
Total Non-Compensable Receipts: \$0.00
Total Comp/Non Comp Receipts: \$25,040.01
Total Internal/Transfer Receipts: \$0.00

Total Compensable Disbursements: \$0.00
Total Non-Compensable Disbursements: \$0.00
Total Comp/Non Comp Disbursements: \$0.00
Total Internal/Transfer Disbursements: \$0.00

CLAIM ANALYSIS REPORT

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Exhibit C

Case No. 09-22828-RDD-7Case Name: EDWARDS-MCNEIL, JOANITH MClaims Bar Date: 10/26/2010Trustee Name: Jeffrey L. SapirDate: 3/25/2011

Claim No.:	Creditor Name	Claim Date	Claim Class	Claim Status	Uniform Tran Code	Scheduled Amount	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
	JEFFREY L. SAPIR 399 Knollwood Rd. White Plains NY 10603	03/24/2011	Trustee Compensation (Chpt. 7)	Allowed	2100-000	\$0.00	\$293.81	\$293.81	\$0.00	\$0.00	\$0.00	\$293.81
1	CHASE BANK USA NA PO BOX 15145 Wilmington DE 198505145	08/06/2010	UNSECURED	Allowed	7100-000	\$872.00	\$872.94	\$872.94	\$0.00	\$8.41	\$0.00	\$872.94
	EDWARDS-MCNEIL, JOANITH M 250 LORRAINE AVENUE MT. VERNON NY 10552	03/24/2011	Funds Returned to Debtor	Allowed	8200-002	\$0.00	\$23,864.85	\$23,864.85	\$0.00	\$0.00	\$0.00	\$23,864.85

Claim Notes: Debtor Surplus

\$25,031.60	\$25,031.60	\$0.00	\$8.41	\$0.00	\$25,031.60
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CLAIM ANALYSIS REPORT

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Exhibit C

Case No. 09-22828-RDD-7
Case Name: EDWARDS-MCNEIL, JOANITH M
Claims Bar Date: 10/26/2010

Trustee Name: Jeffrey L. Sapir
Date: 3/25/2011

CLAIM CLASS SUMMARY TOTALS

Claim Class	Claim Amount	Amount Allowed	Amount Paid	Interest	Tax	Net Remaining Balance
Funds Returned to Debtor	\$23,864.85	\$23,864.85	\$0.00	\$0.00	\$0.00	\$23,864.85
Trustee Compensation (Chpt. 7)	\$293.81	\$293.81	\$0.00	\$0.00	\$0.00	\$293.81
UNSECURED	\$872.94	\$872.94	\$0.00	\$8.41	\$0.00	\$872.94

TRUSTEE'S PROPOSED DISTRIBUTION

Case No.: 09-22828-RDD-7
Case Name: JOANITH M EDWARDS-McNEIL
Trustee Name: Jeffrey L. Sapir

Balance on hand: \$25,040.01

Claims of secured creditors will be paid as follows: NONE

Total to be paid to secured creditors: \$0.00
Remaining balance: \$25,040.01

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Jeffrey L. Sapir, Trustee Fees	\$293.81	\$0.00	\$293.81

Total to be paid for chapter 7 administrative expenses: \$293.81
Remaining balance: \$24,746.20

Applications for prior chapter fees and administrative expenses have been filed as follows:
NONE

Total to be paid to prior chapter administrative expenses: \$0.00
Remaining balance: \$24,746.20

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are: NONE

Total to be paid to priority claims: \$0.00
Remaining balance: \$24,746.20

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$872.94 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 100.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amt. of Claim	Interim Payments to Date	Proposed Amount
1	Chase Bank USA NA	\$872.94	\$0.00	\$872.94

Total to be paid to timely general unsecured claims: \$872.94
Remaining balance: \$23,873.26

Tardily filed claims of general (unsecured) creditors totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows: NONE

Total to be paid to tardily filed general unsecured claims: \$0.00
Remaining balance: \$23,873.26

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows: NONE

Total to be paid for subordinated claims: \$0.00
Remaining balance: \$23,873.26

To the extent funds remain after payment in full of all allowed claims, interest will be paid at the legal rate of 0.52 percent pursuant to 11 U.S.C. § 726(a)(5). Funds available for interest are \$8.41. The amounts proposed for payment to each claimant, listed above, shall be increased to include the applicable interest.

The amount of surplus returned to the debtor(s) after payment of all claims and interest is \$23,864.85.